

## \$ SERVICES

**ATM** Automated Teller Machines are electric terminals that permit you to bank 24 hours a day.

**PIN** Entering a Personal Identification Number allows you to withdraw cash, make deposits, or transfer funds between accounts using an ATM card.

**EFT** Electronic Fund Transfer uses computer and electronic technology as a substitute for paper transactions.

**ACCESS DEVICE** A card or code (usually a PIN) accessing your account for electronic fund transfers.

**TERMINAL RECEIPT** Each time an electronic transfer is initiated, you are entitled to a terminal receipt showing the date, amount, and type of transfer. If a machine is used that cannot issue receipts, that institution is required to mail you a receipt on the next business day following the transfer.



## \$ SUGGESTIONS

**1.** Do not withdraw for an "official" person. No bank representative, auditor, or law enforcement person will ever ask you to withdraw money from an ATM for any reason.

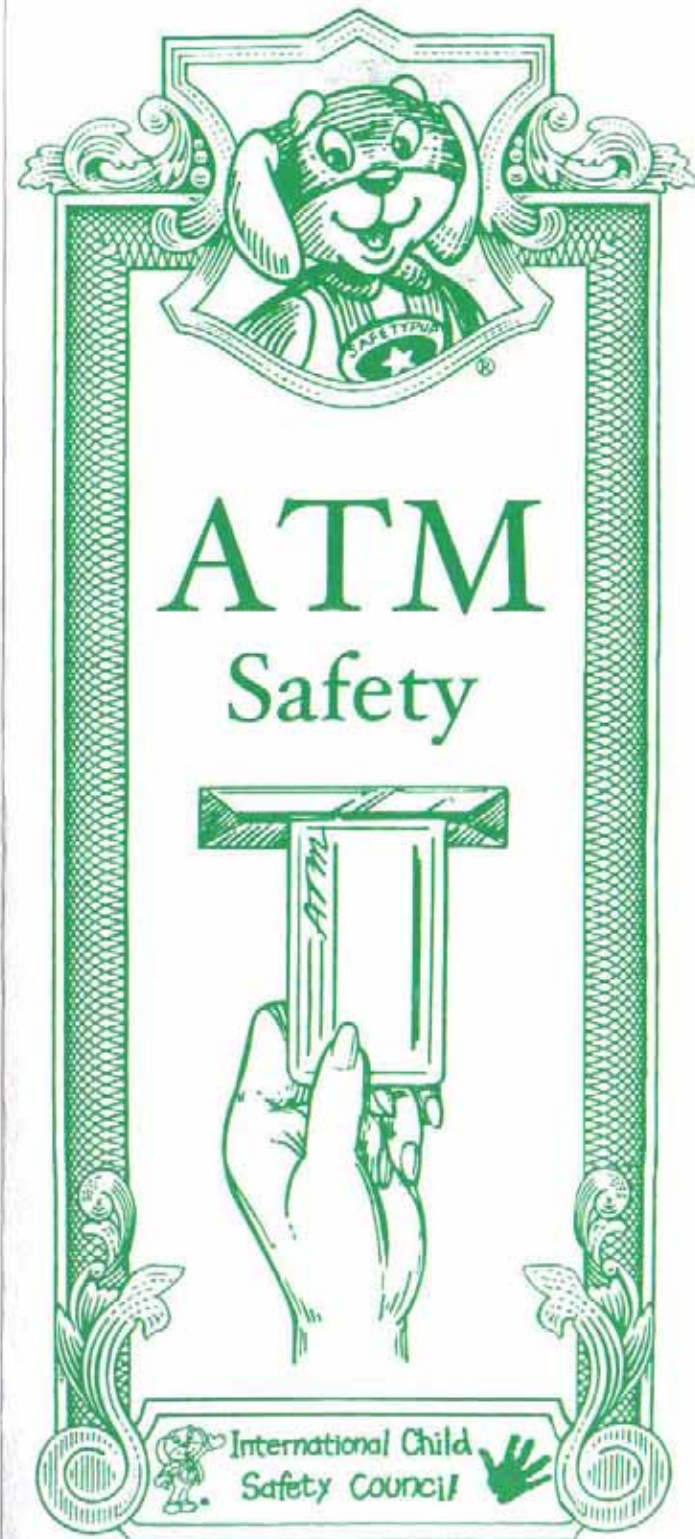
**2.** Keep your receipts and verify each transaction on your statement. If you have an unexplained transaction, contact your financial institution immediately.

**3.** Report a lost or stolen card to your financial institution immediately.



**4.** If your card is stolen or lost, do not give your PIN to anyone who calls, even if that person claims to be a banker.

**5.** Carefully read the Electronic Fund Transfer agreement and disclosures sent by the financial institution issuing your card. Know your liability for failing to notify your financial institution in a timely manner of a lost or stolen card.





## \$AFEGUARDS

Memorize your Personal Pin Identification Number (PIN), then keep it a secret. Select a PIN that is different from your birthdate, phone, or social security number.

Do not write your PIN on your ATM card, on the outside of a deposit slip, an envelope, or on a postcard. Do not carry your PIN in your wallet or purse.

Never give information on your account or PIN over the phone or discuss your account or account balance with anyone. Do not allow anyone to use your card or PIN. Know where your card is at all times and keep it secure.

## \$ELECTION

Select a well-lighted, busy Automated Teller Machine located in an area that is well populated and protected, yet visible from the street. Avoid ATMs situated at a building's rear entrance or surrounded by shrubbery and trees, where muggers may lurk. If the lights are not operating, go to another ATM location.

To prevent a thief from finding enough privacy to corner you, use a cash machine that has a stationed guard, working security camera, emergency telephone, and a door that locks behind you when closed. Do not open the door for another; let that person unlock the door with his or her own ATM card.

Whenever possible, use a drive-through cash machine rather than a walk-up. Avoid outdoor ATMs, which make it possible for a thief to use binoculars or loiter nearby to read your PIN. In the city, conduct your transaction in an enclosed vestibule with windows, so passersby can see you.

## \$OLUTIONS

If you must use an ATM at night, ask someone to accompany you. Park in a well-lighted area as close as possible to the machine and lock the car doors when you get out. Ask your friend to stand guard a few feet away.

Do not use the same ATM at the same time every day. Minimize the time spent at the machine by having your card ready and the forms filled out. Never approach an ATM holding your transaction card or deposit.

Shield the screen and key pad from view by standing directly in front of the ATM. When someone is using the machine, stand back to allow privacy. If using a drive-up machine, let the car in front pull away before you approach, thus preventing your car from being blocked in. All windows except the driver's should be closed and the doors locked.



*Statistics show that in one-third of ATM card frauds, cardholders wrote their PINs on their ATM cards or on slips of paper they kept with their cards.*

## \$ECURITY

Put your money away immediately; count it later. Don't leave your receipt in the trash bin. Be cautious if anyone tries to approach you after you have conducted a transaction.

If something or someone makes you uneasy at the ATM, terminate the transaction and go to another location. Go directly to a public place and stay there for at least 15 minutes if you think someone is following you.

Be wary of anyone who tries to crowd you or view your transaction. Never accept help from anyone.

Surrender your card and money upon demand if you are held up. Report all ATM crimes to the bank and police.

